

THE ADRC CONNECTION

AGING & DISABILITY RESOURCE CENTER (ADRC) OUTAGAMIE COUNTY BRANCH

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TIPS TO PROTECT YOUR IDENTITY WHILE SHOPPING

As you get ready to shop, think about protecting your personal information from identity thieves. The following are tips from the Office of Privacy Protection at the WI Department of Agriculture, Trade and Consumer Protection:



If you're not using cash it's best to use a credit card rather than a check or debit card. If your identity is stolen, your credit card loss is limited to a maximum of \$50. Many credit card issuers now have \$0 liability. There is no limit on losses from bank accounts, so if an identity thief obtains your bank account information, you could be wiped out.

Make sure your credit card is always in sight when making a purchase. If a clerk states that they have to go somewhere to validate your credit card, make sure you go along. Clerks in all types of stores have been found copying credit card information from customers and later using them for the clerk's own purposes.

Keep an eye on what's going on around you. Pay particular attention to people in line at checkout counters. An identity thief could be among them. Since many cell phones now contain cameras, be careful that the person who appears to be talking on a cell phone isn't taking a picture of your check or credit card information.

Look carefully at postcard size inserts that come in catalogs. Some of them are now "pre-approved" credit card solicitations. If they are, be sure to shred them so an identity thief cannot use them to open credit cards in your name.

Review your bank account and credit card statements when they come. You will be able to determine if there are any changes or withdrawals

that you didn't make. If there are, contact the financial institution or credit card issuer right away. Close all accounts that appear to be compromised and open new ones with new account numbers.

Get a free copy of your credit report in January or February. If an identity thief has been at work over the holidays, your credit report will probably tell you that. If you suspect identity theft, get a copy of your credit report right away. You are entitled to one free credit report from each of the three (3) major credit reporting agencies each year. Go to, www.annualcreditreport.com or call (877) 322-8228 to get yours.

If you shop on-line, the following are additional tips you should consider to protect your identity:

Be sure your computer is protected. Install a quality firewall, virus protection, and spyware protection software on your computer. These tools will help combat hackers and identity thieves. Always run an update before shopping on-line.

Be sure the business is legitimate and reputable. You should be the one who initiates contact with the business using a web address that you obtained from a legitimate source (like a known representative of the business). ID thieves can create websites that imitate and look like the business' real website; so avoid the tendency to trust a website based solely on its appearance. If you receive an email that directs you to a legitimate looking website where private information is requested, it is best to call the company using a known phone number and check it out than to risk your information compromised by fraudsters.

REMEMBER: Identity theft is often committed by someone you know, including members of your family. While you might not think one of your friends or family would steal your identity, it certainly doesn't hurt to exercise caution with

personal information like credit card numbers and passwords.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at (800) 422-7128 or WisconsinPrivacy@datcp.state.wi.us. Visit our website at privacy.wi.gov for more information.

AVOIDING SOCIAL SECURITY OVERPAYMENTS

Many people who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) fear overpayments they will have to repay later. The one hard fast rule to avoid overpayment is: **REPORT!**

1. Report changes in your life situation such as births, deaths, moves, job starts and stops, job coaching services, special circumstances that are in place to help you work and any pay raises. Anytime there is a financial change, report!
2. Follow up all conversations you have with Social Security employees with written confirmation. (“Dear Mr. Smith, When I talked to you last week, I understood the following to be true ...”)
3. Go to the Social Security office in person to report life changes whenever possible. Always get the name of the person you spoke with (ask for a business card to help with this).
4. Ask for information in writing.
5. Ask for written reference to any rules that are discussed, so that you can remember them later and have a record of the situation if there is a future problem. If the worker says that it is in the “Red Book”, ask him/her to point to the appropriate section for you.
6. Keep copies of all material received from or sent to Social Security.
7. If you do not understand, keep asking questions or ask a friend or an advocate to help you.
8. **DO NOT SPEND** any Social Security payment if you know you are not entitled to it.
9. Don’t answer questions “yes” unless you fully understand and agree.
10. *If you get SSI:* All your pay stubs for the month must be sent to Social Security by the 10th of the following month. Make a photocopy for your records. Your employer probably has a photocopy machine to do this for you when you get your check. The effect of your SSI payment will be noticeable two months later.
11. *If you get SSDI:* Social Security does not necessarily want you to send your pay stubs to

them on a month to month basis. When you work, it is possible your work income could put you into overpayment status if your gross monthly earnings are over Substantial Gainful Activity (SGA). SGA for 2008 is \$940.

In the event you do receive notice of an overpayment, and you feel the decision is incorrect you can contact Social Security to request a waiver.

GETTING AROUND SAFELY IN WINTER

Winter weather may be very unnerving and often keeps many of us, especially seniors, inside as well as inactive. Here are a few tips for conquering the challenges winter brings:



▪ **Dress for Winter**

It is important to dress in extra layers, like long underwear, to preserve body heat. Remember when you venture outside to cover exposed areas of your body by wearing mittens, hats, scarves, etc.

▪ **Choose proper footwear**

When choosing a winter boot and/or shoe keep in mind the comfort, warmth and stability. You’re going to want something with a wide and low heel that is well insulated and waterproof. Consider something lightweight with a thick tread sole. Also, consider using ice grippers when walking on hard packed snow and ice or using an ice pick at the end of your cane. But remember, grippers and ice picks are only to be used on ice and packed snow!

▪ **Clear a path**

Try to keep entranceways, walkways, stairs and driveways clear of ice and snow. Keep a bag of salt, grit or kitty litter by the entranceway to sprinkle on your walking path.

• **Keep active and safe**

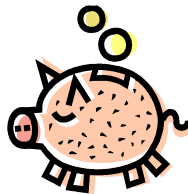
You can safely stay active all winter by following a few simple things. Be aware of your surroundings; slow down; and watch for hazards. In snowy weather and darkness, wear light, bright or reflective gear and walk with a buddy or carry a cell phone in case of an emergency. Stay active indoors by walking in your home, building or local mall.

To learn more about how to stay safe in the winter, as well as all year long, consider enrolling in a Stepping On class near you. Stepping On is an evidence-based fall prevention program, which teaches participants

simple and fun balance and strength training, how medication and vision contribute to falls, ways to stay safe in your home and community and many more topics. For more information, contact Nancy Krueger, Health and Wellness Coordinator for the Aging & Disability Resource Center (920) 740-9572 nkrueger@vpind.com. Or, visit the website www.yourADRCresource.org.

SOCIAL SECURITY'S 5.8% BENEFIT INCREASE MAY MEAN MORE MONEY IN YOUR POCKET

The Social Security Administration recently announced that it would increase monthly Social Security and Supplemental Security Income (SSI) benefits by 5.8% in 2009. This increase, known as a cost-of-living adjustment or "COLA increase," will result in higher benefit amounts for more than 55 million Americans. For example, the average retired couple will see their benefits increase from \$1,773 per month to \$1,876 per month.



This is the largest increase in benefits since 1982. The Social Security Administration automatically increases benefits based on the rise of Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The increase in this year's CPI-W was 5.8%.

Individuals who received Supplemental Security Income benefits will see the first increase in their benefits beginning December 1, 2008. The increased payments to those who receive other Social Security benefits, such as retirement or survivor's benefits, will begin in January 2009.

Individuals who are currently receiving other benefits, such as the Wisconsin Medicaid Purchase Plan or QMB, SLMB, SLMB+, may wonder how these benefits will be affected by the Social Security increase. These benefit programs have income limits that are set using the federal poverty guidelines or "FPL." A different government agency, the Department of Health Services (DHS), is responsible for setting the FPL each year. DHS typically announces the new FPL in late January to mid February. Fortunately, the cost-of-living increase to Social Security benefits is not counted for these programs until the month after the new federal poverty guidelines become effective.

The new increase is especially fantastic news for Wisconsin seniors who also receive Medicare. You may remember that Medicare announced this fall that the Part B Premium for 2009 will remain unchanged at the current \$96.40 per month. This means that Medicare recipients who are also receiving Social Security benefits will see the full increase in monthly Social Security benefits because it will not be offset by a higher monthly Part B Premium.

SOCIAL SERVICE COORDINATORS, INC. LETTER

You may have received a letter from a company called "Social Service Coordinators, Inc." asking you to let them be your "authorized representative" to apply for the Medicare Savings Program or the Medicare Part D Low Income Subsidy on your behalf.

What is the Medicare Savings Program?

The Medicare Savings Program is a government program that pays for some or all of the premiums, deductible and co-pays that you have to pay under Medicare. There are two types of Medicare Savings Programs: SLMB and QMB. If you qualify for SLMB, your monthly Medicare Part B premiums will be paid (and you will be responsible for paying the annual Medicare deductible plus 20% co-pays for Medicare covered services). If you qualify for QMB, your monthly Medicare Part B premiums will be paid and your annual deductible plus 20% Medicare covered service co-pays will also be paid for each month that you are eligible.

What is the Medicare Part D Low Income Subsidy Program?

If you are eligible for the Medicare Savings Program, you are also automatically qualified for another government program that pays for most of your prescription drug costs: the Medicare Part D Low Income Subsidy (called "Extra Help") Program. If you are enrolled in a Medicare Part D prescription drug plan, Low Income Subsidy will pay some or all of your monthly Medicare Part D prescription drug plan premium plus you will have no annual deductible and pay small co-payments for your drugs.

Who is eligible for the Medicare Savings Program and the Medicare Part D Low Income Subsidy?

Medicare Savings Programs and Low Income Subsidy are available to people who have limited income and assets. Some people who don't qualify for either QMB or SLMB may still qualify for the Medicare Part D Low Income Subsidy. Even if you think you have relatively high income and/or assets, you should contact the Aging & Disability Resource Center (ADRC) to find out if you are eligible for these programs.

Who is “Social Service Coordinators, Inc.”?

Social Service Coordinators, Inc. (SSC) is a private company hired by Medicare Advantage Plan companies (private companies who contract with Medicare to provide Medicare benefits) to track down enrollees who are already in an Advantage Plan and are not enrolled in the Medicare Savings Program or the Medicare Part D Low Income Subsidy but may be eligible to enroll in either. Your Medicare Advantage Plan company has hired SSC, Inc. to contact members like you who are potentially eligible for these programs and get your permission to investigate whether you are eligible. If you are eligible, they may apply for the benefit on your behalf.

Why does Social Service Coordinators, Inc. (SSC) and my Medicare Advantage Plan want to help me enroll in these plans?

Money! SSC is paid by the Advantage Plan which you are enrolled in to find you. After securing your consent, they will enroll you in a Medicare Savings Program and/or the Low Income Subsidy Program. The Advantage Plan pays SSC to enroll you into a Medicare Savings Program and/or the Low Income Subsidy because they receive more money from the government for those members enrolled in either program. In other words, if you are in an Advantage Plan, Medicare pays the Advantage Plan to provide you with your Medicare benefits. If you are in an Advantage Plan and you are also in a Medicare Savings Program and/or Low Income Subsidy Part D Plan, Medicare increases the amount of money it pays the Advantage Plan.

The Medicare Savings Program and the Medicare Part D Low Income Subsidy sound like they could help me a lot, do I have to apply for them through SSC, Inc.?

No! You are under no obligation to authorize SSC to investigate your eligibility or enroll in anything on

your behalf. If you have questions about eligibility, contact the ADRC (920) 832-5178; toll free (866) 739-2372; or email adrc@co.outagamie.wi.us. The ADRC can answer your questions about these programs and help you apply. You are also free to have SSC do it on your behalf if you wish and there should be absolutely no charge.

CHARITABLE GIVING ALERT

Americans are traditionally more generous in giving to charities. As we have seen with scams following Hurricane Katrina and the June flooding in Iowa and Wisconsin, the “bad weather” also brought out some “bad people”. The scam artists do their homework in locating the most vulnerable and trusting people to scam.

As you prepare to make any charitable contributions, do some homework first. Check out the agency to be sure that it is legitimate and that the bulk of your contribution goes to helping those in need and not for administrative costs or into the pocket of a scam artist. If you receive a call requesting a monetary donation, ask them to send written information about the agency before committing to giving them any money.

Most agencies will have their own website to visit, but there is also one that gives additional information at: www.charitynavigator.org or, you may check with the Wisconsin Department of Agriculture, Trade and Consumer Protection at www.datcp.state.wi.us.

ASK MEDICARE

The Centers for Medicare & Medicaid Services (CMS) launched *Ask Medicare* to help family caregivers (those who are family members or friends who help people with Medicare -- access and use valuable healthcare information, services and resources.



Most caregivers do not think of or identify themselves as caregivers, however, many of the resources available to them use this term. The *Ask Medicare* website will provide links to key partner organizations that assist caregivers and present personal stories from caregivers. Support information and tools to help caregivers address common problems will also be available. For more information, visit www.medicare.gov/caregivers.